

# **EXHIBIT B**

**UNITED STATES BANKRUPTCY  
COURT DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J.I.BR 9004-1

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Phone: 609-250-0700  
[dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com)  
M&T Bank

CASE NO. 20-13645 MBK  
CHAPTER 13  
Judge: Michael B. Kaplan

In re:

Elizabeth N. Dupras  
Debtor  
John M. Dupras  
Co-Debtor

**CERTIFICATE RE POST-PETITION PAYMENT HISTORY ON THE NOTE AND  
MORTGAGE DATED 10/15/2012**

I, Melissa Riley, employed as Assistant Vice President by M&T Bank, hereby certifies the following information:

Recorded on November 4, 2012, in Somerset County, in Book 6576, at Page 1806-1815.  
Property Address: 103 Mountain Avenue, Somerville NJ 08876.

Mortgage Holder: M&T Bank

Mortgagor(s)/ Debtor(s): Elizabeth N. Dupras, debtor & John M. Dupras, co-debtor

POST-PETITION PAYMENTS (Petition filed on March 02, 2020)

Amount Due	Date pymt was due	How Pymt was Applied (mo/yr)	Amount Received	Date Pymt Rec'd	Suspense
Agreed Order entered December 15, 2020.					
\$6,282.86		Agreed Order Payment	\$6,282.86	12/17/2020	\$0.00
\$3,141.42	12/01/2020	12/2020	\$3,141.42	12/28/2020	\$0.00
\$3,187.39	01/01/2021	01/2021	\$3,187.39	01/11/2021	\$0.00
\$3,187.39	02/01/2021	02/2021	\$3,187.39	02/16/2021	\$0.00
\$3,187.39	03/01/2021	03/2021	\$3,187.39	03/05/2021	\$0.00
\$3,187.39	04/01/2021	04/2021	\$3,187.39	04/21/2021	\$0.00
\$3,187.39	05/01/2021	05/2021	\$3,187.39	05/17/2021	\$0.00
\$3,187.39	06/01/2021	06/2021	\$3,187.39	06/16/2021	\$0.00
\$3,187.39	07/01/2021	07/2021	\$3,187.39	07/23/2021	\$0.00
\$3,187.39	08/01/2021	08/2021	\$9,157.11	10/08/2021	\$5,969.72
\$3,187.39	09/01/2021	09/2021	From Suspense	10/08/2021	\$2,782.33
\$2,782.33	10/01/2021	10/2021	From Suspense	10/08/2021	\$0.00
\$2,782.33	11/01/2021	11/2021	\$2,782.33	10/29/2021	\$0.00
\$2,782.33	12/01/2021	12/2021	\$2,782.33	12/13/2021	\$0.00
\$2,782.33	01/01/2022	01/2022	\$2,782.33	12/28/2021	\$0.00

\$2,782.33	02/01/2022	02/2022	\$2,782.33	01/31/2022	\$0.00
\$2,782.33	03/01/2022	03/2022	\$2,782.33	04/08/2022	\$0.00
\$2,782.33	04/01/2022	04/2022	\$2,782.33	04/18/2022	\$0.00
\$2,782.33	05/01/2022	05/2022	\$2,782.33	05/16/2022	\$0.00
\$2,782.33	06/01/2022	06/2022	\$0.00		(\$2,782.33)
\$2,782.33	07/01/2022	07/2022	\$0.00		(\$5,564.66)
<b>Total Due: \$65,934.09</b>		<b>Total Received: \$60,369.43</b>		<b>Arrears: \$5,564.66</b>	

Continue on attached sheets if necessary.

Monthly payments past due: 2 mos. X \$2,782.33.

Arrears: \$5,564.66.

Each current monthly payment is comprised of:

Effective as of July 27, 2022, the current monthly payment is comprised of:

Principal and Interest: \$1,757.03 \_\_\_\_\_

R.E. Taxes: \$ \_\_\_\_\_

Insurance: \$ \_\_\_\_\_

Other: \$1,025.30 \_\_\_\_\_ (Specify: Escrow)

TOTAL \$2,782.33 \_\_\_\_\_

If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary)

Notices of Mortgage Payment Change: Filed 11/24/2020 effective 01/01/2021, filed 08/31/2021 effective 10/01/2021.

**PRE-PETITION ARREARS: \$44,121.14.**

I certify under penalty of perjury that the foregoing is true and correct.

Dated:

8/4/2022

  
Signature **Melissa Riley**  
Assistant Vice President